



# Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

March 12, 2024

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Frances Plourde  
P.O. Box 25  
Raymond, ME 04071

Certified Article Number

9414 7266 9904 2212 7532 43

SENDER'S RECORD

Frances Plourde  
63 Haskell Avenue  
Raymond, ME 04071

Certified Article Number

9414 7266 9904 2212 7532 36

SENDER'S RECORD

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 63 Haskell Avenue, Raymond, ME 04071  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust and the Owner/Investor, U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Registration Systems, Inc. as nominee for The Mortgage Specialists, Inc. its successors and assigns (if MERs) dated February 16, 2007 and recorded in the Cumberland County Registry of Deeds in Book 26428, Page 312. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

EXHIBIT

H

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Prin- cipal and Interest	Taxes and In- surance	ES- CROW ADJUST- MENT	Payment Due
August 1, 2023	\$389.15	\$276.92	\$11.97	\$678.04
September 1, 2023	\$389.15	\$276.92	\$11.97	\$678.04
October 1, 2023	\$389.15	\$276.92	\$11.97	\$678.04
November 1, 2023	\$389.15	\$276.92	\$11.97	\$678.04
December 1, 2023	\$389.15	\$276.92	\$11.97	\$678.04
January 1, 2024	\$389.15	\$266.78	\$0.00	\$655.93
February 1, 2024	\$389.15	\$266.78	\$0.00	\$655.93
March 1, 2024	\$389.15	\$266.78	\$0.00	\$655.93
Accrued Late Charges				\$768.57
<b>Total Amount Due</b>				<b>\$6,126.56</b>

A portion of the amount due is reasonable interest in the amount of \$2,126.67.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$6,126.56 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Fay Servicing, LLC, Payment Processing, 425 S. Financial Place, Suite 2000, Chicago, IL 60605. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (312) 780-0446 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available

options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

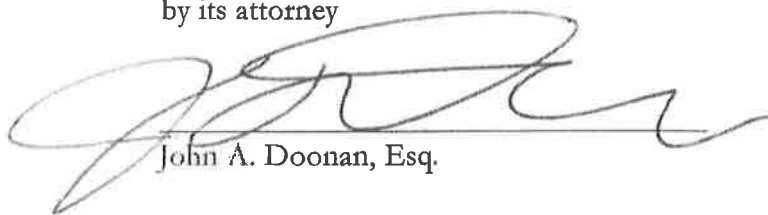
Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 780-0446

### NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Fay Servicing, LLC  
U.S. Bank Trust, N.A., as Trustee for LSF10  
Master Participation Trust

by its attorney

A handwritten signature in black ink, appearing to read 'John A. Doonan', is written over a horizontal line.

John A. Doonan, Esq.

CB

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

55643

## HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: <a href="http://www.penquis.org">www.penquis.org</a> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <a href="mailto:jason.thomas@ceimaine.org">jason.thomas@ceimaine.org</a> W: <a href="http://www.ceimaine.org">www.ceimaine.org</a> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <a href="mailto:ndigeronimo@avestahousing.org">ndigeronimo@avestahousing.org</a> W: <a href="http://www.avestahousing.org">www.avestahousing.org</a> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <a href="mailto:meaghan.arzberger@yccac.org">meaghan.arzberger@yccac.org</a> W: <a href="http://www.yccac.org">www.yccac.org</a> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <a href="mailto:homequest@community-concepts.org">homequest@community-concepts.org</a> W: <a href="https://www.cclmaine.org/">https://www.cclmaine.org/</a> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <a href="mailto:housing@kvcap.org">housing@kvcap.org</a> W: <a href="http://www.kvcap.org">www.kvcap.org</a> A: 81685	101 Water St Waterville, Maine 04901-6339	

## National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: <a href="http://www.community-concepts.org">www.community-concepts.org</a>	240 Bates Street Lewiston, Maine 04240	- English

Avesta Housing Development Corporation	Phone: 207-553-7777 Web: <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



# Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing. This form may be used for domestic and international mail.

**From:**  
Doonan, Graves & Longoria, LLC  
100 Cummings Center, Suite 303C  
Beverly, MA 01915

**To:**  
Frances Plourde  
P.O. Box 25  
Raymond, ME 04071

PS Form 3817, April 2007 PSN 7530-02-000-9065





## Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.  
This form may be used for domestic and international mail.

**From:**

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

**To:**

Frances Plourde

63 Haskell Avenue

Raymond, ME 04071

PS Form 3817, April 2007 PSN 7530-02-000-9065







**Doonan, Graves & Long**

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE  
BEVERLY, MASSACHUSETTS 019

CERTIFIED MAIL



9414 7266 9904 2212 7532 36

FIRST-CLASS



US POSTAGE<sup>TM</sup> PITNEY BOWES

ZIP 01915  
02 7H

0001338074

**\$ 008.93<sup>0</sup>**

MAR 15 2024

Frances Plourde  
63 Haskell Avenue  
Raymond, ME 04071



**Doonan, Graves & Longoria LLC**

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

FIRST-CLASS



US POSTAGE<sup>TM</sup> PITNEY BOWES

ZIP 01915  
02 7H

0001338074

**\$ 000.88<sup>0</sup>**

MAR 15 2024

Frances Plourde  
63 Haskell Avenue  
Raymond, ME 04071



**Doonan, Graves & Longo**

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE 30  
BEVERLY, MASSACHUSETTS 01915

CERTIFIED MAIL



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US POSTAGE<sup>®</sup> IMI PITNEY BOWES

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02 7H  
0001338074

**\$ 008.93<sup>0</sup>**

MAR 15 2024

Frances Plourde  
P.O. Box 25  
Raymond, ME 04071



**Doonan, Graves & Longoria LLC**

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100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

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02 7H  
0001338074

**\$ 000.88<sup>0</sup>**

MAR 15 2024

Frances Plourde  
P.O. Box 25  
Raymond, ME 04071

**From:** [Nobody](#)  
**To:** [Courtney Ball](#)  
**Subject:** Pre-Foreclosure Reporting Form Submission  
**Date:** Monday, March 18, 2024 9:59:39 AM

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Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Doonan, Graves and Longoria LLC  
Owner of the mortgage:U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust  
What term best describes the owner of the mortgage?:Private mortgage lender  
Filer's Email Address:cb@dgandl.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 780-0446

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Consumer Information

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Consumer First name:Frances  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Plourde  
Consumer Suffix:  
Property Address line 1:63 Haskell Avenue  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Raymond  
Property Address State:  
Property Address zip code:04071  
Property Address County:Cumberland

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Notification Details

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Date notice was mailed:3/15/2024  
Amount needed to cure default:6126.56  
Consumer Address line 1:63 Haskell Avenue  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Raymond  
Consumer Address State:ME  
Consumer Address zip code:04071  
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.



**From:** [Nobody](#)  
**To:** [Courtney Ball](#)  
**Subject:** Pre-Foreclosure Reporting Form Submission  
**Date:** Monday, March 18, 2024 10:04:41 AM

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Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Doonan, Graves and Longoria LLC  
Owner of the mortgage:U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust  
What term best describes the owner of the mortgage?:Private mortgage lender  
Filer's Email Address:cb@dgandl.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 780-0446

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Consumer Information

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Consumer First name:Frances  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Plourde  
Consumer Suffix:  
Property Address line 1:63 Haskell Avenue  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Raymond  
Property Address State:  
Property Address zip code:04071  
Property Address County:Cumberland

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Notification Details

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Date notice was mailed:3/15/2024  
Amount needed to cure default:6126.56  
Consumer Address line 1:P.O. Box 25  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Raymond  
Consumer Address State:ME  
Consumer Address zip code:04071  
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